

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s):	Antonius Adhi Wiryawan, Re Lai, Weide Ju, Hichem Sellami, Durgesh Kotwal		
Assignee:	Siebel Systems, Inc.		
Title:	METHODS AND APPARATUS FOR CAPTURING CONSUMER LOAN APPLICATION DATA		
Serial No.:	10/025,523	Filing Date:	December 18, 2001
Examiner:	Jocelyn Greimel	Group Art Unit:	3693
Docket No.:	OIC0269US	Confirmation No.	6254

Austin, Texas
December 31, 2007

MAIL STOP AMENDMENT
COMMISSIONER FOR PATENTS
P. O. BOX 1450
ALEXANDRIA, VA 22313-1450

RESPONSE TO NON-FINAL OFFICE ACTION

Dear Examiner Greimel:

This paper is being submitted in response to the Office Action dated October 2, 2007, having a shortened statutory period set to expire on January 2, 2007. Further examination and reconsideration are respectfully requested in view of the following amendments and remarks.

No Amendments to the Specification are presented in this paper.

Amendments to the Claims are presented in this paper. The currently pending claims are listed beginning at page 2 of this paper.

No Amendments to the Drawings are presented in this paper.

Remarks begin on page 9 of this paper.